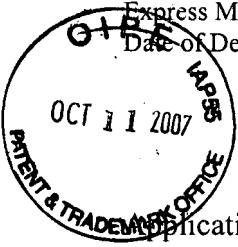


10-15-07

AF/3693



Express Mail Label No. : EV 781046914 US  
Date of Deposit: October 11, 2007

Attorney Docket No. 21822-005C  
*STF*

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/930,313 Confirmation No. 3530  
Applicant : Samuel W. Lessin  
Filed : August 15, 2001  
TC/A.U. : 3693  
Examiner : Greimel, Jocelyn  
For : METHODS AND APPARATUSES FOR AN ONLINE PERSONAL FUNDING MARKETPLACE

### MAIL STOP: AF

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### TRANSMITTAL

Sir:

Transmitted herewith for filing in the present application are the following documents:

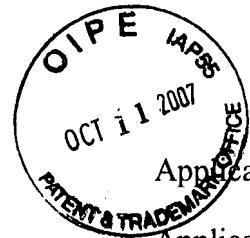
1. Response under 37 C.F.R. 1.116 (10 pgs.); and
2. a Return Postcard

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212/935-3000, New York, NY. A duplicate copy of this transmittal letter is enclosed.

Respectfully submitted,

Brian P. Hopkins, Reg. No. 42,669  
Boris A. Matvenko, Reg. No. 48,165  
MINTZ LEVIN COHN FERRIS  
GLOVSKY & POPEO, P.C.  
Chrysler Center  
666 Third Avenue, 24th Floor  
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Tel: (212) 935-3000  
Fax: (212) 983-3115

Date: October 11, 2007



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**MAIL STOP AF**  
Commissioner for Patents  
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Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116**

Dear Sir:

In response to the Final Office Action dated March 22, 2007, Applicant presents the following:

**A Listing of the Claims** begins on page 2 of this paper.

**The Remarks** begins on page 5 of this paper.

**The Conclusion** begins on page 10 of this paper.